

## **REMARKS**

Applicant replies to the Office Action dated February 1, 2006 within the shortened three month statutory period for reply. Claims 1, 3, 4, and 6 were pending in the application and the Examiner allows claims 1, 3, 4, and 6. Support for the amendments to the specification and Replacement Sheet may be found in the originally filed specification, claims, and figures. No new matter has been introduced by these amendments. Reconsideration of this application is respectfully requested.

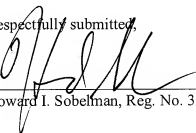
## **Quavle Action**

Applicant thanks the Examiner for indicating that the instant application is in condition for allowance with the exception of the objection to the drawings under 37 CFR § 1.83(a). Specifically, the Examiner has noted that the elements recited in claims 1, 3, 4, and 6 are not shown in the drawings. In response, Applicants herein include a replacement sheet (Fig. 1) that shows the features specified in the claims. Moreover, the relevant portion of the specification has been amended to add a required reference numeral.

Specifically, the “personal financial service provider” is more clearly labeled and is referenced by numeral 102. The “access point” is added and is referenced by numeral 152. Thus, Fig. 1 now clearly shows a personal financial service provider (102) configured to communicate with...an access point (152) over a network (110), wherein said access point (152) is configured to interface with an employee (108).

In view of the above remarks, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. The Examiner is invited to telephone the undersigned at the Examiner’s convenience, if the Examiner has any questions regarding this Reply. Applicant authorizes and respectfully requests that any fees due be charged to Deposit Account No. 19-2814, including any required extension fees.

Respectfully submitted,

  
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Dated: February 8, 2007

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